

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022	2023	2023	FY 2022-23	2022	2023	2023
	1	November	October	November	1	November	October	November
A. Settlement Systems								
Financial Market Infrastructures (FMIs)								
1 CCIL Operated Systems	41.44	3.67	3.31	3.08	258797336	22488758	21422005	21011085
1.1 Govt. Securities Clearing	15.00	1.26	1.26	1.24	172251292	15457897	13902085	13568124
1.1.1 Outright	7.99	0.66	0.66	0.64	10090700	759097	889349	939382
1.1.2 Repo	4.07	0.36	0.40	0.41	68032487	6039868	5760793	5919154
1.1.3 Tri-party Repo	2.94	0.23	0.20	0.19	94128105	8658933	7251944	6709589
1.2 Forex Clearing	25.16	2.33	1.96	1.74	78932050	6577286	7018310	6922315
1.3 Rupee Derivatives @	1.27	0.08	0.10	0.10	7613994	453575	501610	520645
B. Payment Systems								
I Financial Market Infrastructures (FMIs)								
1 Credit Transfers - RTGS	2425.62	206.46	224.62	219.20	149946286	12291749	13464400	13591443
1.1 Customer Transactions	2411.19	205.30	223.48	218.05	131667176	10691727	11899324	12078797
1.2 Interbank Transactions	14.43	1.16	1.14	1.15	18279111	1600022	1565076	1512645
II Retail								
2 Credit Transfers - Retail	983620.84	84557.58	128356.32	128072.73	55009620	4527540	5667254	5673303
2.1 AePS (Fund Transfers) @	5.90	0.51	0.31	0.30	356	29	20	19
2.2 APBS \$	17833.95	1065.62	1745.79	3221.01	247535	9460	19666	47635
2.3 IMPS	56532.64	4634.80	4928.80	4723.84	5585441	454679	538239	535002
2.4 NACH Cr \$	19257.19	1373.88	1278.99	1380.65	1541815	141901	131546	142415
2.5 NEFT	52847.43	4388.30	6314.53	6394.01	33719541	2730878	3262015	3208491
2.6 UPI @	837143.73	73094.47	114087.90	112352.92	13914932	1190593	1715768	1739741
2.6.1 of which USSD @	17.21	1.79	2.63	2.69	197	19	38	37
3 Debit Transfers and Direct Debits	15343.05	1316.60	1499.66	1527.84	1289611	110181	139050	142456
3.1 BHIM Aadhaar Pay @	214.22	14.52	15.14	18.82	6791	475	525	590
3.2 NACH Dr \$	13502.52	1164.17	1348.29	1376.66	1280219	109479	138287	141646
3.3 NETC (linked to bank account) @	1626.31	137.91	136.23	132.36	2601	227	238	220
4 Card Payments	63324.72	4956.02	5104.71	4742.56	2152245	170388	230670	210038
4.1 Credit Cards	29145.24	2347.73	3200.48	2970.90	1432255	114794	178569	160644
4.1.1 PoS based \$	15598.46	1275.99	1596.74	1583.66	541932	43456	57774	59015
4.1.2 Others \$	13546.79	1071.74	1603.73	1387.24	890323	71338	120795	101629
4.2 Debit Cards	34179.48	2608.28	1904.23	1771.66	719989	55594	52101	49394
4.2.1 PoS based \$	22904.86	1779.46	1375.28	1301.95	476520	37238	33731	34379
4.2.2 Others \$	11274.61	828.82	528.95	469.71	243470	18355	18370	15015
5 Prepaid Payment Instruments	74667.44	6075.20	6687.84	6510.09	287111	22808	25012	24248
5.1 Wallets	59112.76	4730.07	5301.96	5274.31	221896	17342	20630	19830
5.2 Cards	15554.69	1345.14	1385.88	1235.79	65215	5466	4382	4418
5.2.1 PoS based \$	1013.09	77.72	750.95	683.31	14777	1039	884	906
5.2.2 Others \$	14541.60	1267.42	634.93	552.47	50438	4428	3498	3512
6 Paper-based Instruments	7109.28	592.55	559.90	525.55	7172904	585389	584454	558866
6.1 CTS (NPCI Managed)	7109.28	592.55	559.90	525.55	7172904	585389	584454	558866
6.2 Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Retail Payments (2+3+4+5+6)	1144065.34	97497.95	142208.43	141378.76	65911490	5416300	6646440	6608910
Total Payments (1+2+3+4+5+6)	1146490.96	97704.41	142433.05	141597.96	215857776	17708056	20110841	20200353
Total Digital Payments (1+2+3+4+5)	1139381.68	97111.86	141873.15	141072.41	208684872	17122666	19526387	19641487
PART II - Payment Modes and Channels								
	Volume (lakh)				Value (₹ crore)			
	FY 2022-23	2022	2023	2023	FY 2022-23	2022	2023	2023
	1	November	October	November	1	November	October	November
A. Other Payment Channels								
1 Mobile Payments (mobile app based)	805338.23	70188.36	109334.05	108174.37	22031628	1874436	2619086	2641046
1.1 Intra-bank \$	62306.61	5342.59	6877.68	6927.98	4191430	355045	474253	478327
1.2 Inter-bank \$	743031.61	64845.77	102456.37	101246.39	17840197	1519391	2144833	2162720
2 Internet Payments (Netbanking / internet browser based) @	42630.64	3486.07	3736.00	3622.58	91539296	7786127	8464802	8033440
2.1 Intra-bank @	10703.78	870.33	983.50	988.62	53506133	4606598	4400612	4130936
2.2 Inter-bank @	31926.86	2615.74	2752.51	2633.96	38033163	3179529	4064190	3902504
B. ATMs								
3. Cash Withdrawal at ATMs \$	69468.87	5608.38	5721.32	5542.64	3305008	265636	277832	276530
3.1 Using Credit Cards \$	88.37	7.59	8.54	7.89	4296	367	413	391
3.2 Using Debit Cards \$	68975.18	5568.42	5683.38	5505.75	3286749	264180	276289	275032
3.3 Using Pre-paid Cards \$	405.32	32.36	29.40	28.99	13963	1089	1130	1107
4. Cash Withdrawal at PoS \$	27.73	2.29	0.85	0.75	278	22	8	7
4.1 Using Debit Cards \$	27.41	2.26	0.84	0.75	276	22	8	7
4.2 Using Pre-paid Cards \$	0.33	0.02	0.01	0.01	2	0	0	0
5. Cash Withdrawal at Micro ATMs @	12375.16	944.92	986.49	1079.59	333966	25541	25378	28972
5.1 AePS @	12375.16	944.92	986.49	1079.59	333966	25541	25378	28972

PART III - Payment Infrastructures (lakh)

	As on March	2022	2023	2023
	2023	November	October	November
	1	2	3	4
Payment System Infrastructures				
1 Number of Cards	10465.62	10283.35	10748.82	10751.32
1.1 Credit Cards	853.03	806.06	947.11	960.01
1.2 Debit Cards	9612.59	9477.29	9801.71	9791.30
2 Number of PPIs @	16185.22	16098.32	16830.82	16944.42
2.1 Wallets @	13384.65	13269.83	13576.88	13693.59
2.2 Cards @	2800.57	2828.48	3253.93	3250.83
3 Number of ATMs and CRMs	2.59	2.55	2.58	2.58
3.1 Bank owned ATMs\$ and CRMs#	2.23	2.20	2.23	2.24
3.2 White Label ATMs \$	0.36	0.36	0.35	0.34
4 Number of Micro ATMs @	16.11	13.34	15.30	15.87
5 Number of PoS Terminals	77.90	73.52	83.48	84.32
6 Bharat QR @	53.82	48.25	59.75	58.74
7 UPI QR *	2563.77	2302.87	3017.20	3087.39

PART IV - Payment Modes and Channels (International)

	Details of International transactions done using cards (credit, debit and PPI) issued in India			
	Volume (lakh)		Value (₹ crore)	
	2023	2023	2023	2023
	October	November	October	November
1. Card Payments	101.98	91.91	9561	7591
1.1 Credit Cards	65.27	58.13	6569	5415
1.1.1 PoS based	27.96	22.31	2366	1702
1.1.2 Online	37.31	35.82	4203	3713
1.2 Debit Cards	36.71	33.78	2992	2176
1.2.1 PoS based	16.52	14.72	1260	703
1.2.2 Online	20.19	19.06	1732	1473
2. Prepaid Payment Instruments	41.76	31.43	1574	1189
2.1 PoS based	36.30	27.01	1237	926
2.2 Online	5.45	4.42	336	262
3. Cash Withdrawal at ATMs	8.30	7.41	4356	1813
3.1 Using Credit Cards	0.54	0.48	140	108
3.2 Using Debit Cards	5.26	4.92	3355	1020
3.3 Using PPIs	2.49	2.01	862	685
Total International Payments	152.03	130.75	15491	10593

PART V - Domestic Payment Frauds

	Volume (Lakh)	Value (Crore)	One in every X payment transaction fraudulent	FTS (Fraud / Payment Value * 10000)
September 2022	1.71	249	58177.41	0.127 bps
October 2022	1.79	220	59533.35	0.127 bps
November 2022	2.06	257	50620.69	0.143 bps
December 2022	1.54	204	72426.75	0.103 bps
January 2023	1.57	195	71681.44	0.106 bps
February 2023	2.29	317	47018.00	0.177 bps
March 2023	2.25	333	53907.48	0.142 bps
April 2023	1.75	273	68927.36	0.152 bps
May 2023	2.03	285	63051.71	0.147 bps
June 2023	1.74	265	72554.96	0.128 bps
July 2023	2.24	286	59898.87	0.146 bps
August 2023	2.40	320	58391.71	0.157 bps
September 2023	2.52	366	55057.76	0.174 bps
October 2023	2.23	335	66950.05	0.164 bps
November 2023	2.57	428	57618.81	0.209 bps

Note : 1. Data is provisional.

2. ECS (Debit and Credit) has been merged with NACH with effect from January 31, 2020.

3. The data from November 2019 onwards for card payments (Debit/Credit cards) and Prepaid Payment Instruments (PPIs) may not be comparable with earlier months/ periods, as more granular data is being published along with revision in data definitions.

4. Only domestic financial transactions are considered. The new format captures e-commerce transactions; transactions using FASTags, digital bill payments and card-to-card transfer through ATMs, etc.. Also, failed transactions, chargebacks, reversals, expired cards/ wallets, are excluded.

5. Data on domestic payment fraud statistics as reported by Scheduled Commercial Banks (excluding RRBs), Non-bank PPI

issuers and Non-bank Credit Card issuers in CPFIR (Central Payments Fraud Information Registry).

6. Data does not include attempts to perpetrate frauds.